KEY INSIGHTS

YOUTH FEST

APRIL 19–20, 2025

@ APW BANGSAR,
KUALA LUMPUR

New narratives around finance, growth, property, and future-ready living

Real conversations connecting brain science, habits, and future-ready living

Presented by

EdgeProp

EdgeProp

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Why We Built **YouthFest**

We didn't create YouthFest to "target Gen Z".

We built it because every 20-something, in every era, is figuring life out.

You're building habits, chasing dreams, and learning to stand on your own.

What's different today?
The speed. The access.

This generation grows up with the world in their pocket: 10 ways to do one thing, all in under five minutes. That changes how they learn, decide, and connect.

So we knew designing a one-way activation wouldn't cut it.

We needed tangible insights, conversations—something useful.

YouthFest 2025 was designed as a solution space.

A bridge between real-life challenges and the people building around them—from better homes to better loans, safer cities to stronger mental health.

No gimmicks. No TikTok dances.

Just real talk with psychologists, city planners, financial coaches, young investors and youth voices in the same room.

The most powerful questions on Slido weren't about property prices.

They were financial confessions ... doubts ... tough truths about family pressure and personal growth. But they also went deeper.

Attendees reimagined what living well really means—spaces that are thoughtful, connected, human. Places that reflect their authenticity, not just the ideals passed down from generations before.

That's the heart of YouthFest.

Not a trend, not a campaign. But a space for **conversations** that matter.

And it only happened because our partners and collaborators shared the same value and trusted the process. Thank you for showing up and building this with us.

We're already working on what's next. If you'd like to shape it with us, let's talk!

Jacqueline

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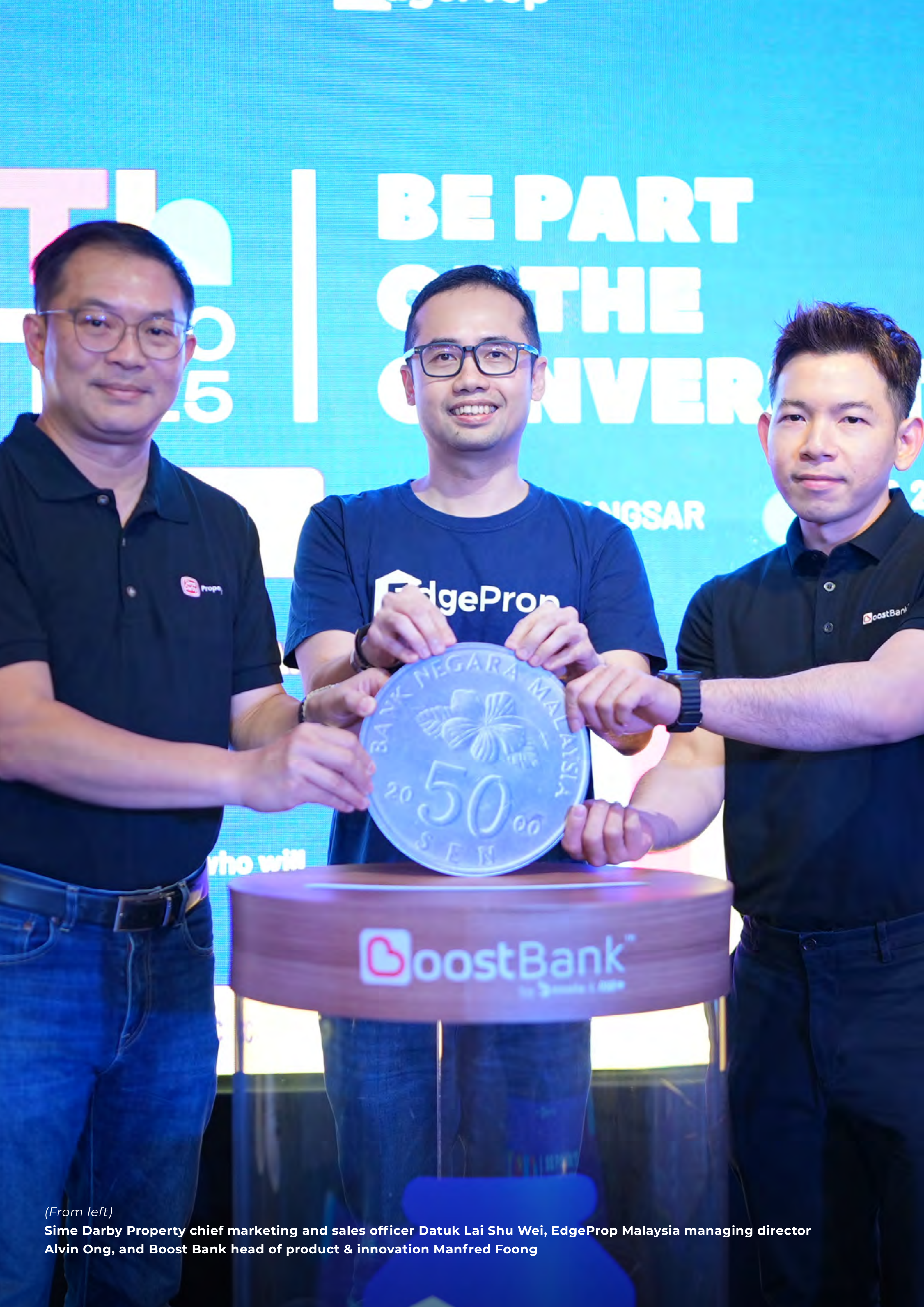

(From left)

Sime Darby Property chief marketing and sales officer Datuk Lai Shu Wei, EdgeProp Malaysia managing director Alvin Ong, and Boost Bank head of product & innovation Manfred Foong

EdgeProp Malaysia partnered with Boost Bank and Sime Darby Property to launch a property-based savings jar—the EdgeProp Jar.

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YOUTh FEST 2025

Watch our highlights now!

Ong (left) and Lai checking out the data tools by EdgeProp

Launch ceremony of the EdgeProp Jar, with Boost Bank and Sime Darby Property; emceed by Sya *(@itssyaofficial)* (on stage)

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YOUTH FEST 2025

Watch our highlights now!

The Soft Growth Era

Yes, next-gen Malaysians measure success quite differently today!

For today's youth, success isn't about chasing status or hitting a million by 30; it's about living well, sustainably, and on their own terms.

Take **Claudia Tan**, a singer-songwriter navigating the volatility of Malaysia's music industry. Instead of spending to keep up, she lives below her means, stashes savings in fixed deposits, and leans on the ang pow fund her dad has secretly saved since she was a kid. She's also diversified her income by writing books, singing, and collaborating with other songwriters, turning creativity into stability.

"It's not just about surviving anymore. It's about how I want to live," Claudia said.

Meanwhile, **DoitDuit co-founder HY Tan** wished she had been taught financial literacy earlier, not just how to invest, but how to allocate assets wisely. She reproved the rise of "buy now, pay later" culture that glamourises debt.

Her mindset: save first, spend later.

HY is also big on building transferable skills, like video editing and content writing, so even if one platform dies, her value doesn't.

Both are part of a new wave rewriting the rulebook: prioritising clarity, freedom, and emotional well-being over grind culture and hollow flexing.

MONEY TALK Without Shame

Fozia Amanulla, CEO of Boost Bank, during the 'Growth Mindset and the Power of Financial Clarity' panel session on Day 1 of YouthFest 2025, with moderator Deborah Henry

How financial psychology shapes real choices

Financial freedom isn't defined by a single figure. It depends on your lifestyle, risk appetite, and personal comfort levels.

Boost Bank CEO Fozia Amanulla shared that the path to financial freedom looks different for everyone. Instead of chasing arbitrary milestones, she emphasised the importance of building a solid foundation—**starting with cutting down on non-essential expenses and saving the money for at least three to six months before setting bigger goals.**

This, she noted, marks a shift away from the hustle culture and towards more mindful, sustainable financial planning.

Boost chief marketing officer Diana Boo added that financial decisions for investments should be taken based on one's comfort with risk. For those less inclined to take risk, they can invest in savings, such as our Savings jar, fixed deposits or in government backed investment portfolios that may offer more peace of mind. **Low risk appetite means avoid loss at all costs.**

Employees Provident Fund (EPF) relationship advisor Tan Yong Mey also highlighted that financial awareness is key. **Tools like the EPF i-Akaun savings calculator help individuals evaluate whether their retirement goals are realistic.** While RM240,000 at age 55 is considered a baseline, many aim higher to match rising costs of living.

Financial freedom isn't a finish line —it's a mindset shaped by goals, lifestyle, and how much risk feels bearable. From building emergency savings to planning for retirement, the real flex isn't chasing wealth, but **being intentional with money.** No shame, no noise—just choices that actually work.

Searching for the right career to start your financial journey can be challenging. Don't box yourself in based on what you have studied. In today's world, your degree doesn't define your career path. Be open, stay curious, and show a willingness to learn—that's what opens doors.

Your financial journey is uniquely yours, whether it's saving bit by bit, picking up a side hustle, or weighing the choice between using your savings or taking a loan, what matters most is understanding what you're comfortable with.

Fozia Amanulla
Boost Bank CEO

Start with financial literacy. There's so much free content out there.

Do your own research before investing—know your risk appetite. Just because everyone's doing it doesn't mean you have to.

Even RM10 can grow if you're consistent. If you need liquidity, savings jars like those in digital banks like Boost Bank can be a better fit—they offer higher interest and flexibility.

Property ownership? It's a journey. Start small, grow as your salary grows. Discipline and long-term goals matter.

Diana Boo
Boost Chief Marketing Officer

RETHINKING THE FIRST HOME:
Lifestyle, Location, and Accessible Pathways to Ownership

In an era where "home" goes beyond just shelter, the motivations behind the first property purchase are becoming increasingly nuanced. It's no longer solely about wealth, but anchoring oneself in a location that resonates with a desired way of life, fosters community ties and cultivates a sense of belonging.

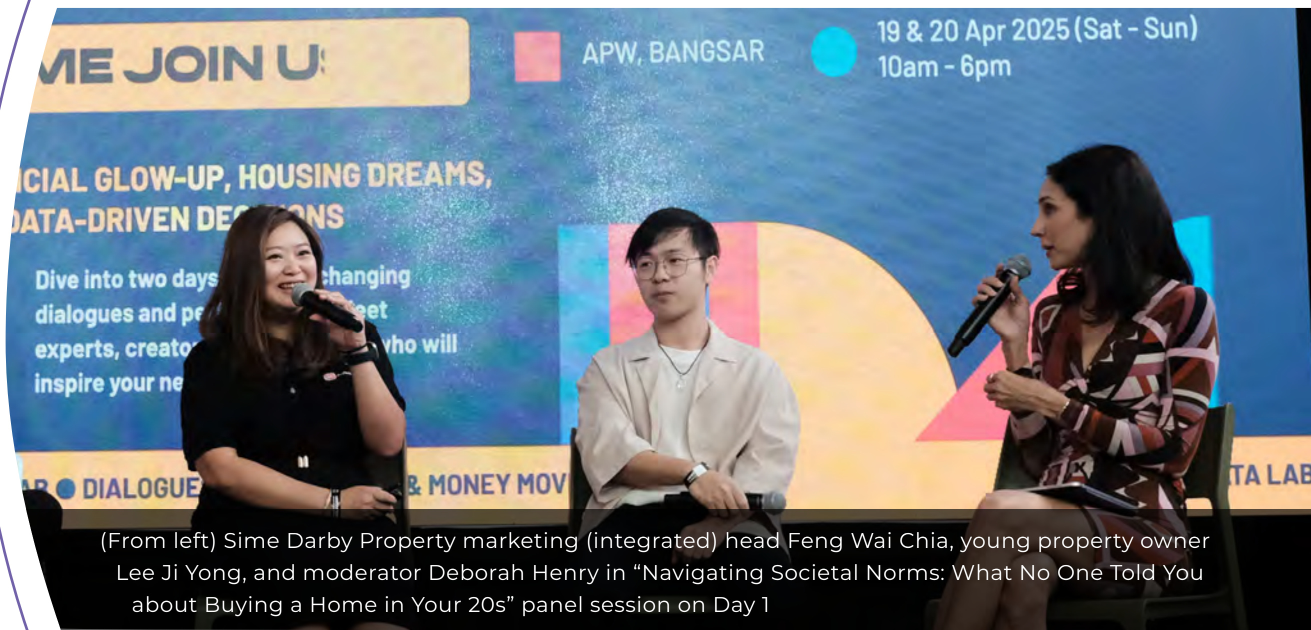
As **Transit Malaysia urban mobility researcher Aziff Azuddin** stated: "The 45-minute mark is a tipping point for decision-making, particularly on homeownership. Exceeding it often triggers a desire to live or work closer to reduce travel time, as long commutes are time-consuming and can negatively impact mental well-being".

Accessibility and the overall living experience are becoming as crucial as financial returns, shaping our understanding of what truly makes a house a home.

Aziff (left) in Day 1 panel session, "City in Transit—Designing for Migration, Motion, and Meaning"

(From left) Aziff, Ong, and Zuliana

Bike Commute director Timothy Ong elaborated: "Instead of just getting a roof over your head, what's more important is where you want to live and how you interact with that place. This involves fostering self-sustaining communities where daily needs are within walking distance and where mobility itself becomes an amenity, shaping our living experience and building our sense of belonging in the area".



(From left) Sime Darby Property marketing (integrated) head Feng Wai Chia, young property owner Lee Ji Yong, and moderator Deborah Henry in "Navigating Societal Norms: What No One Told You about Buying a Home in Your 20s" panel session on Day 1

The difference between buying a ready property and an off-plan one is that for the latter, you pay progressively, where you start at a very low rate because you only serve the interest at the early stages, said **Sime Darby Property marketing (integrated) head Feng Wai Chia**. "After your initial 10% down payment, your subsequent loan repayments can be as low as RM81 per month for some of our products starting at RM250,000, and increase up to about RM989 per month as the property nears completion."

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PUTRA HEIGHTS SUBANG JAYA
Sime Darby Property

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DAMAYAN
No of units: 308 • Type: Service Apartment • Expected Date of Completion: May 2027 • Land: Free from Encumbrances • Tenure of Land: Freehold • Developer's License No: 3927/03-2029/0138(R) • Validity: 4/3/2024 – 3/3/2029 • Advertising & Sales Permit No: 3927-160/02-2027/0196 (A)-(S) • Validity: 28/02/2024 – 27/02/2027 • Appropriate Authority which Approves the Building Plans: Majlis Bandaraya Subang Jaya • Reference No: MBSJ.BGN.BP3.600-1/10/5/1(20) • Developed by: Sime Darby Property (Bukit Raja) Sdn Bhd (Co. No. 198001002885), Tingkat 10, Blok G, No. 2 Jalan PJU 1A/7A, Ara Damansara, 47301 Petaling Jaya, Selangor • Selling Price SAMM – RM250,000 | Not SAMM - RM668,400 (min) – RM999,900 (max) • 10% Bumiputera Discount (Quota applies)

Leverage your income by planning ahead and using your earning potential to make smarter financial decisions.

For example, if your current income is around RM3,000, by forecasting potential salary growth, say to RM5,000 in the next couple of years, you can make decisions that position you for future investment opportunities.

With property projects that take time to complete, you can use this gap to improve your financial standing, and more time to plan for a second property or other investments.

When deciding on an affordable price range or how much you can manage in terms of loan repayments, a general rule is to allocate about a third of your gross monthly income to repayments.

So, if you're currently earning RM3,000, a manageable monthly repayment will be around RM1,000.

Feng Wai Chia
Sime Darby Property
marketing (integrated) head

Brain Science X Financial Goals

Psychologists explain why your brain resists saving and how to overcome it.

Panellists Boost chief marketing officer Diana Boo, EPF relationship advisor Tan Yong Mey and HELP University Department of Behavioural Science acting dean Dr Victor Goh Weng Yew responding to "Can I Ever Afford This?" discussion, with EdgeProp editorial and branding head Jacqueline Lim as moderator

Saving money can feel like an uphill battle, and that's because the brain isn't exactly on your side when it comes to financial goals. HELP University Department of Behavioural Science acting dean **Dr Victor Goh Weng Yew** said that **loss aversion is a major obstacle—our brains fear losses more than we enjoy gains.**

This explains why even small setbacks in savings plans can make it hard to stay committed. His solution? Discipline. **Automating savings or investments removes the emotional rollercoaster** of decision-making, making it easier to stick to long-term financial goals.

You don't build a house overnight. Break big goals into small, achievable steps—like upskilling for a better job or starting a side hustle.

Discipline is key: automate your investments so you're not relying on willpower.

Beware of so-called "investment gurus" and pressure tactics like "do it now or miss out"—those are red flags. Real investing isn't emotional; it's structured and consistent. Social media is a great information source, but always vet your sources.

Dr Victor Goh Weng Yew
HELP University
Department of Behavioural Science acting dean

Wong in the session "Navigating Societal Norms: What No One Told You about Buying a Home in Your 20s"

Awareness is power.

What was the initial trigger of your desire to buy a home? Once you are certain that it's something you genuinely want to do, then it's really about **understanding whether you're listening to yourself or getting input from others. It's not necessarily bad to get input from others, but it's very important to realise that the human brain is wired to lessen cognitive load with mental shortcuts.**

What I typically recommend, when it comes to navigating a lot of information and making big decisions, is to figure out your actual priorities first.

Dr Rachel Wong
HELP University applied psychologist

HELP University department of psychology cognitive psychologist **Khor Khai Ling** also pointed out the **planning fallacy: people often set overly ambitious savings goals, only to be thrown off course by unexpected expenses.**

Her advice? **Break goals down into smaller, achievable steps.** Instead of aiming for a huge target over several years, focus on saving a manageable amount every month. This reduces anxiety and helps the brain stay focused on the present reward.

Khor speaking on "Level Up Blueprint—Hacking Goals with Your Brain"

Canggra speaking on "Growth Mindset and Vision Mapping—What Brain Science Says"

HELP University applied psychologist **Bob Brian Canggra** shared that brain resistance to saving can also be managed through mindfulness. **Regular practice helps reduce the impact of negative emotions linked to financial stress, creating a more balanced approach to money management.**

The brain isn't the enemy—it just needs better systems.

Turn saving into a habit, not a chore. Set "if-then" rules like: "If I get paid, then I'll transfer RM500 to savings". Delay impulse buys by 24 hours to avoid emotion-driven spending.

Visualise your progress using savings trackers or digital thermometers. And keep it real: set short, achievable goals instead of vague 10-year plans.

Even small wins matter. Your environment shapes your habits, so put your savings app front and centre. When saving feels visible and rewarding, it becomes second nature to financial muscle memory.

Khor Khai Ling
HELP University cognitive psychologist

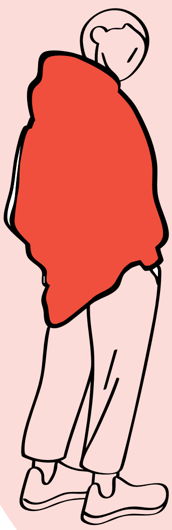
New Measure of SUCCESS

Young adults redefining independence and wealth

(From left) Moderator EdgeProp Malaysia multimedia reporter Mika Sim and Pua in Day 2 dialogue session, "Your First RM100k—the Gen Z Guide to Property Investment"

For a new generation of Malaysian adults, financial independence remains a key milestone, although the accumulation of wealth is no longer the end, but the means of achieving it.

The importance of other "traditional milestones" like homeownership still varies from individual to individual.



However, traditional life journeys or career paths to achieve financial independence are definitely **OUT** with a new generation of Malaysian adults.

"I will say the main reason I joined real estate is the commission. If I chose to study at university or college, maybe I'd just be a nine-to-five worker, and I'm very sure that that's not something I want," explained **Noah Pua**, who at 18, jumped straight into working life.

(From left) Pua and Daniel in Day 2 dialogue session "Your First RM100k—the Gen Z Guide to Property Investment"

One thing that still applies on a cross-generational level, is the desire to have sufficient wealth to take care of our loved ones, and avoid becoming a "financial burden". For IQI Global real estate agents **Noah Pua** and **Daniel Nazreen**, achieving financial stability in life is a means to ensuring a better quality of life for their families.

For both Daniel and Pua, as well as Far Capital Greater China business development head **William Chua**, who is now 28, success also comes in the form of knowledge and experience from their respective careers, which they have leveraged upon to create more opportunities for themselves in terms of investments, assets, and access to the lifestyles they want.


(From left) Daniel and Chua

After completing my STPM last year, many people suggested that I continue with my studies. However, the attractive and rewarding commissions of being a property agent drew me in, and that's the path I chose. Beyond just the lucrative income, this career has taught me first-hand how the property market operates. This knowledge is invaluable as it helps me build a solid foundation to becoming a better property investor and start creating my own real estate investment portfolio.

Noah Pua
IQI Global agent, 19

CITIES & MENTAL HEALTH:

Why a Home is More than Just Four Walls

It speaks volumes that when the word “city” enters our consciousness, we visualise the buildings first before the people. But we often forget that it’s the people who make places, and cities grow because communities grow.

Dear KL,

we need to talk ...

Anonymous

You've changed—faster, louder, a little colder. The streets still hum with life, but something feels distant. I miss the warmth hidden in kopitiams and the quiet charm between skyscrapers. Maybe it's me. Maybe it's you. Either way, let's not lose what made us "US".

Based on responses submitted by audience members of "Stress in the City—Reclaiming Calm in Urban Chaos"

Dear KL,

we need to talk about

Better walkability and public transportation

43.5%
of you agreed with this.

Give me proper and safe bike lanes that extend continuously from downtown KL to the suburbs, please.

More options for how we can commute: bike lanes, walkways, even running trails within the city.

We need to bridge the first and last mile of transit for people to get from home or work, to what we call a "third place", i.e. public spaces that they find a connection with.

Awatif Ghapar
Kerja Jalan co-founder

Serve non-car users and build trust with pedestrian communities. Expel fear from KL's streets.

Better infrastructure to making the experience of walking less horrible. I can't be fighting both cars, AND the sun!

First, decentralise KL as the primary economic zone, develop the suburbs too. Second: increase the frequency and consistency of public transport, like our MRT.

Aisyah Shafiai
Think City, Kita-untuk-Kita

Based on responses submitted by audience members of "Stress in the City—Reclaiming Calm in Urban Chaos"

Dear KL,

we need to talk about

More variety in our public spaces

43.5%

of you want this.

Stop building malls.

More public libraries, please.

Transit stations or transit spaces are under-utilised. They should be considered the next base for people to gather around, especially since they're accessible within residential areas too.

Elisa Hanim
Think City urban planner

I want places where I can work or hang out without spending money.

More parks, please, don't demolish parks for more buildings.

Based on responses submitted by audience members of "Stress in the City—Reclaiming Calm in Urban Chaos"

Dear KL,

we need to talk about

Better public infrastructure and housing options

47.8%

of you want this.

We need more designs based on public transport instead of cars.

No high-density condominiums.

We need the city to be friendlier to form communities.

Listen to communities and invest based on their needs, rather than developers.

We need better public toilets, so we don't always have to look for malls or "pinjam tandas" from restaurants.

"Buildings with more variety in density, not just low or high density, we need medium-density projects too."

Awatif Ghapar
Kerja Jalan co-founder

Based on responses submitted by audience members of "Stress in the City—Reclaiming Calm in Urban Chaos"

Why do we want to **belong?**

On a base level, humans have a deep-rooted need for a sense of belonging. On a deeper level, this extends into a feeling that we matter when it comes to shaping our environments, according to HELP University positive psychologist Dr Eugene Tee.

"It is the realisation that I am contributing something to make that place better. It is about a community that offers something for me, but also one where I actively contribute to my community," Tee elaborated.

Spaces should create opportunities for people to, in a good way, run into one another and provide occasions and opportunities for them to have organic interactions.

Dr Eugene Tee
HELP University Department of Psychology associate professor

Tee in YouthFest 2025, Day 1, “Stress in the City—Reclaiming Calm in Urban Chaos” dialogue session

Co-creating with communities over time gives places an identity which fosters a genuine sense of belonging.

Photo source: Elisa Hanim, Think City

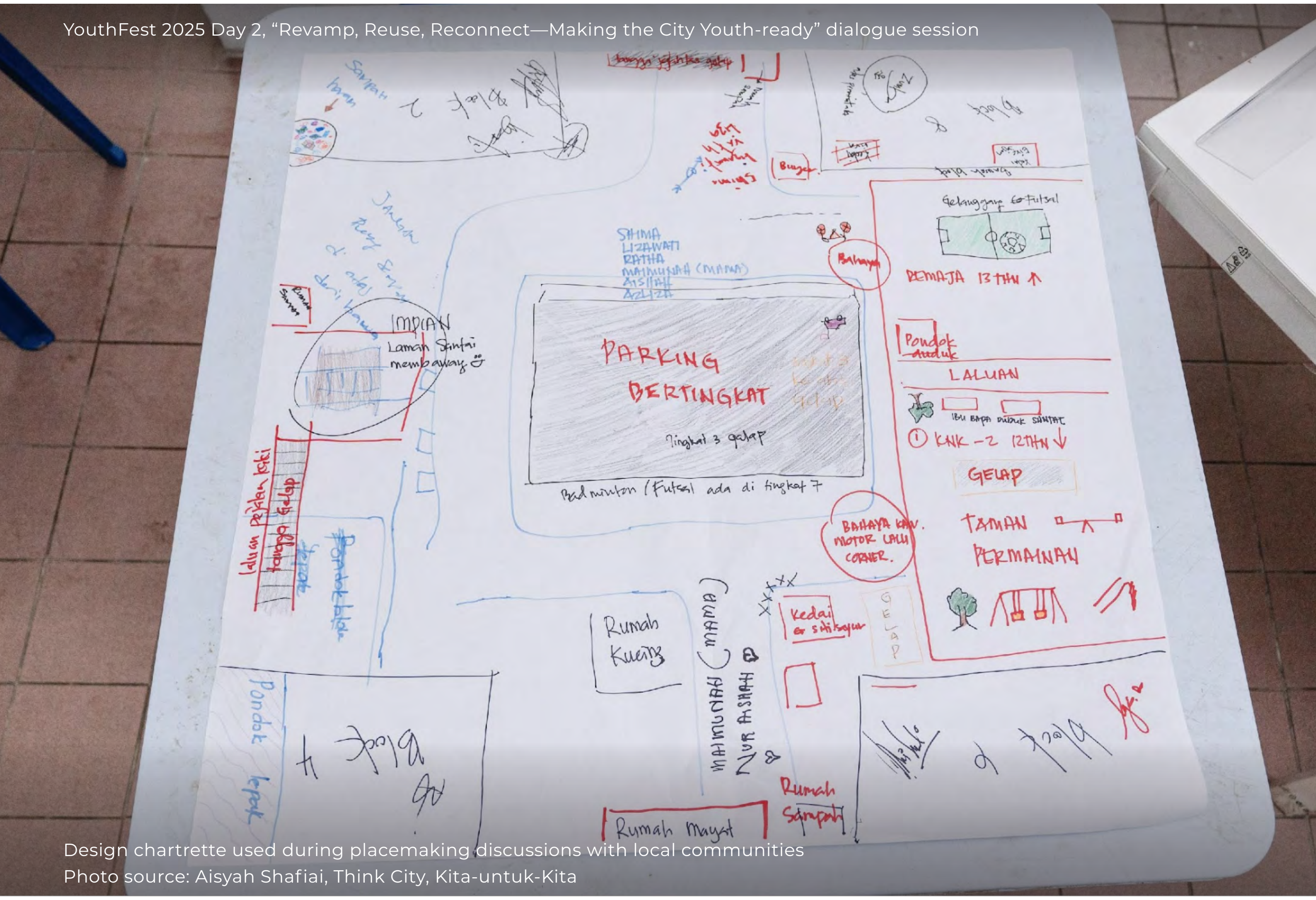
Photo source: Elisa Hanim, Think City

"In order to foster a sense of belonging, especially when envisioning how people connect with an area, we need to cultivate it over time, and ensure that they are a part of the placemaking process," said Think City urban planner and senior associate Elisa Hanim.

Photo source: Elisa Hanim, Think City

"Letting a city grow organically, without too much control, is also important in creating natural vibrancy," added Elisa.

YouthFest 2025 Day 2, "Revamp, Reuse, Reconnect—Making the City Youth-ready" dialogue session



Design chartrette used during placemaking discussions with local communities
Photo source: Aisyah Shafiai, Think City, Kita-untuk-Kita

And when it comes to collaboration with communities, policymakers also need to be able to sense their true needs, to make effective change, according to Think City, Kita-untuk-Kita associate Aisyah Shafiai.

"For example, is the issue a lack of parking space, or are there too many cars per resident? There is a subtle difference; addressing one leads to a more 'shotgun solution', while addressing the other leads to a more holistic solution. It's more about getting a cooperative result," said Aisyah.

The most effectively designed and functional spaces are tied with our emotions

Creating pocket spaces in large environments can help with emotional regulation, as it lets people withdraw or engage selectively. This helps build a sense of refuge that many look for in a third space, said Malaysian Institute of Architects (PAM)'s graduate committee PAM NXT member Ar Idr Nur Safuraa Abd Razak.

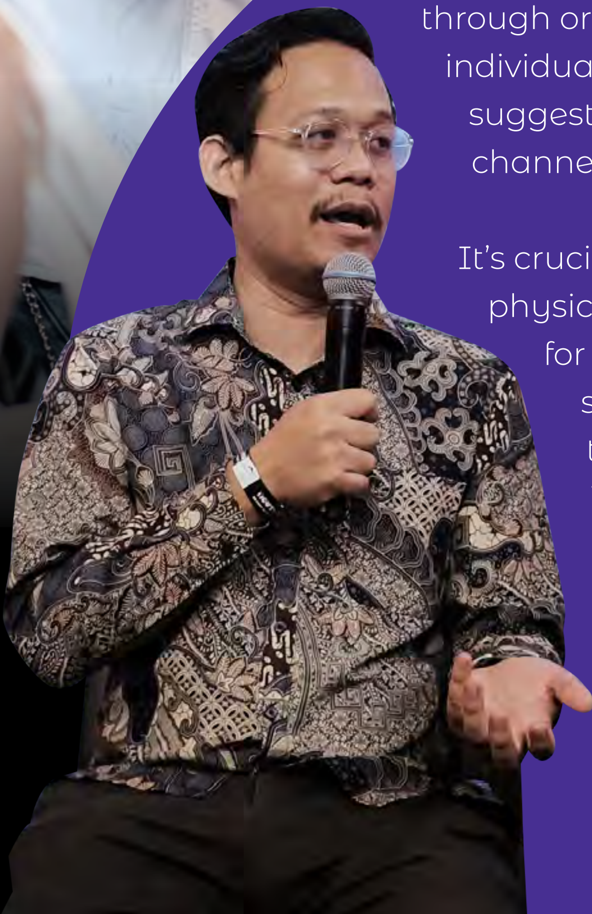
"People can still feel somewhat isolated within an open environment. So, pocket spaces provide them with the freedom to easily withdraw from a space if they choose," said Nur Safuraa.

In terms of interior design features, future-proofing spaces for a new generation involves balancing flexibility and belonging.

"There is a trend of 'micro-projects' with younger generations interested in interior design. They prefer not to have too many permanent structures; they don't like built-in, fixed fittings."

Nur Safuraa in "Stress in the City—Reclaiming Calm in Urban Chaos" dialogue session

"Using materials that are recyclable or mobile furniture can balance that need for freedom and growth, while maintaining a sense of ownership in a space," added Nur Safuraa.



Increased public spaces are achieved through organised efforts, where individuals voice their opinions and suggestions through appropriate channels.

It's crucial to recognise that not all physical areas are inherently suitable for public use. Young Malaysians should not solely rely on the city to provide more spaces but also identify and actively participate in existing communities where they can contribute and shape their environment.

Ar IDr Qhawarizmi Norhisham (PRBr)
PAM NXT

We started looking at what kind of social spaces define a house. A good example came from former police housing developments in Hong Kong. They shrunk down the unit sizes, and converted their corridors into a shared space for cooking and hanging out. **By moving certain functions of a home into communal spaces, we get more flexibility with our interior layouts,** making it easier to cater to individual needs and demands.

Design communication is key when shaping communal spaces for everyone. This is just one example of some different perspectives we implement in our designs.

Ar IDr Esmonde Yap
PAM NXT

(From left) Qhawarizmi and Yap in Day 2 dialogue session "Revamp, Reuse, Reconnect—Making the City Youth-ready"

What kinds of conversations do we want to have with our cities?

The way we develop relationships and connections within a city mirrors human interactions.

There's a correlation between distance and intimacy within a city. There's also a correlation between speed and intimacy.

The faster you drive past a place, the less you truly know it. In contrast, if you walk through a space and spend a minute there, you experience it with more senses. What we're currently seeing is that our streets are being built for greater distances, and our cars are designed to go faster. We are building completely counter to social connection.

When we design for speed, you need to widen roads. Wider roads increase distance, which decreases intimacy and safety for pedestrians.

Timothy Ong,
Bike Commute Malaysia director


Ong in YouthFest 2025 Day 1 panel session "City in Transit—Designing for Migration, Motion, and Meaning"

Amenities only formed **19%** of the factors influencing renters' choice. However, what was important, at about **56%**, **was location**.

Yes, location is important, but so is the social infrastructure that we invest in for that area.

If you look at sociological studies from decades ago, teahouses in Europe were used as places where revolutionaries could gather and share ideas. Now we have coffee shops in neighbourhoods, and they've become the social infrastructure for people living there to talk about their lives—that's how they connect. When developing a certain area, we need to think about social infrastructure: how to develop a community around places where people can gather, learn about each other, and learn to support each other.

Aziff Azuddin
Transit Malaysia urban mobility researcher

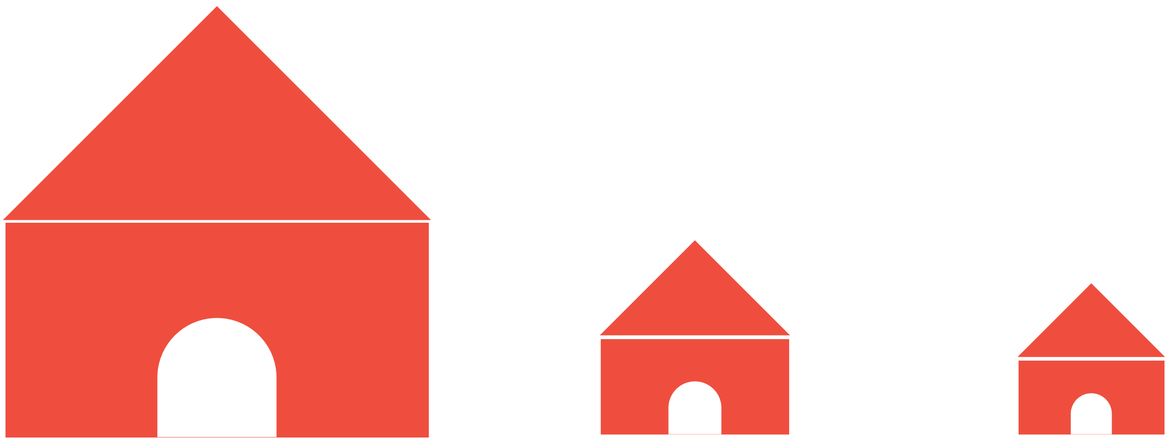
Public spaces still fall short in catering to the specific needs of young adults.

“While our cities offer various communal areas like parks and malls, spaces that are truly dedicated for youths and foster expression beyond consumerism, remain missing. A key focus for urban development should be creating these sweet spots that cater directly to the social needs of young Malaysians,” said Kerja Jalan co-founder Awatif Ghapar.

Awatif in YouthFest 2025 Day 2 dialogue session “Revamp, Reuse, Reconnect—Making the City Youth-ready”

Do **young Malaysians** have **enough public spaces**?

And where do they currently **spend most** of their **free time**?



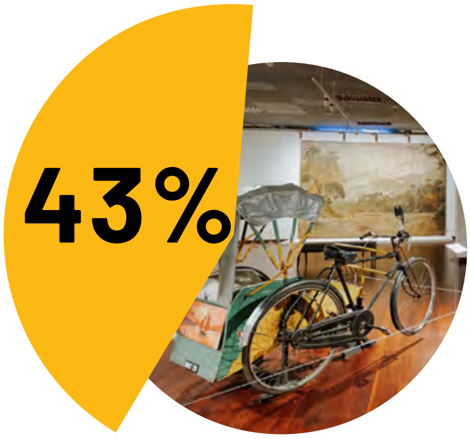
63%
spend most of their free time at **home**.

26%
spend most of their free time at **F&B outlets and malls**.

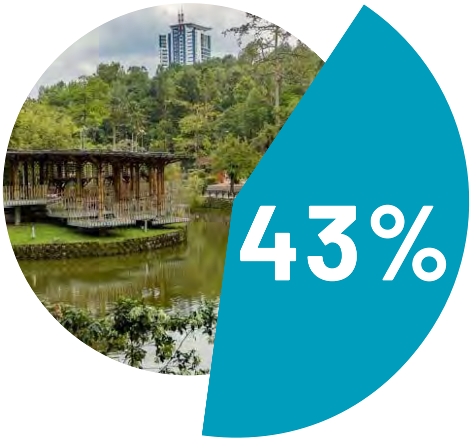
21%
spend most of their free time at **bookstores**.

Based on responses submitted by participants of "Revamp, Reuse, Reconnect—Making the City Youth-ready". Some participants gave multiple answers.

Small, “indie”, multi-functional spaces, and **small businesses like Shimokita Space**



Activity/hobby/interest-driven spaces like **art galleries, museums and bookstores**



Big **parks**, the more greenery the better

Quiet and cosy spaces that encourage productivity

Anywhere (I don’t mind finding a little spot where I can sit down for a bit.)

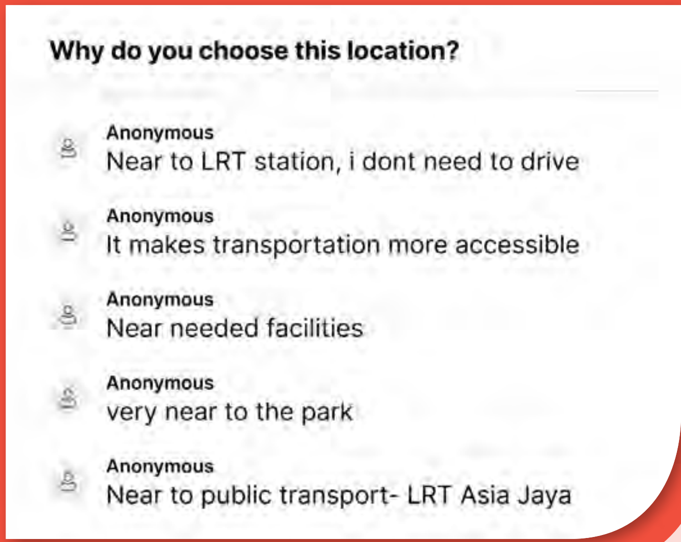
Participants of “Revamp, Reuse, Reconnect—Making the City Youth-ready” chose the top four types of public spaces that “felt like them”.

Zuliana in YouthFest 2025 Day 1 panel session "City in Transit— Designing for Migration, Motion, and Meaning"

The 15-minute urban planning concept has proven successful because it connects key destinations within a 15-minute walking distance. Urban planning design should focus on the accessibility of living spaces, workplaces, and third spaces to establish 15-minute community living spaces in cities.

TPr Zuliana Mat Zawawi
Malaysian Institute of Planners (MIP) Youth Wing

Design a 15-minute city with the Malaysian Institute of Planners—an interactive workshop


Why do you choose this location?

Anonymous
Near to LRT station, i dont need to drive

Anonymous
It makes transportation more accessible

Anonymous
Near needed facilities

Anonymous
very near to the park

Anonymous
Near to public transport- LRT Asia Jaya

Walkability emerged as a key theme, with many calling for better-designed pedestrian paths and cycling lanes that are shaded and safer to use.

Young adults map the city

Participants were handed a map of Petaling Jaya and asked: *"Where would you live in a 15-minute city?"*

Their choices reflected a desire for connectivity, accessibility, and liveable streets.

Designing for daily life

The workshop revealed how young Malaysians imagine a city that supports everyday life—compact, connected, and caring towards both people and the environment.

What are the improvements required?

Anonymous
pedestrian friendly

Anonymous
Better traffic management
Safer pedestrian walk way

Anonymous
bike lanes

Anonymous
Improving pedestrian with shaded area

Anonymous
SIDE WALKS

Our **Mini-vestment Guide**

Tips from our young speakers:
Save this for your property investment journey!

"Young Property Investors—Risks & Rewards" panellists (from left) PAM NXT's Ar David Teoh (moderator), EdgeProp Malaysia senior product manager Kee Hock Im, IQI Global agent Noah Pua, and IQI Global agent Suthan Chelliah

Captial appreciation or rental yield?

"I prefer capital appreciation. Rental returns are typically not much, maybe RM100 or RM200. You can put back the money into the principal amount to reduce the interest. But my aim is capital appreciation as I can earn up to double the amount that I invested."

Suthan Chelliah, 26
IQI Global agent

"Ideally, I would want to go for both capital appreciation and rental yield. But if I cannot have both, I will go for capital appreciation. For example, if you look at pre-Covid-19 prices for Desa ParkCity, it was selling at RM900 psf. Now it's at RM1,300 psf. That's a 30%–40% appreciation in capital within five years. No amount of rental yield will be able to make as much as that kind of capital appreciation."

Kee Hock Im, 31
EdgeProp Malaysia senior product manager

"Aside from getting a high ROI (return on investment) on your property, don't forget to consider your exit plan. After 10 years, are you willing to sell it? Or what are you willing to sell it for? And it is very important because if you're taking a loan of around 35 years, it's something that you need to consider other than just your rental and appreciation values."

Noah Pua, 19
IQI Global agent

TOP FACTORS when choosing a good investment property?

1 Location

Ideally, there should be multiple demand drivers in a particular location.

Kee and Suthan

2 Pricing and rental demand

"Price-wise, is it at or below the market value? In terms of rental yield, does it meet that 6%? Is it high enough to cover your loan, plus other expenses, and leave a bit of positive cash flow?"

Kee

3 Developer

"Well-built homes will have less defects, which is crucial, as these issues might affect the property's value."

Suthan

Other factors

"I'd look at the type of development; is it a mixed-use development, township, or pocket development? Each has its pros and cons."

Pua

Project density and amenities within the project.

Kee

In my early 20s, while working at a bank, I became drawn to the property industry through interactions with successful agent clients. Observing homebuyers making decisions, I noticed that many were confused about whether to buy a property for their own stay or as an investment. For instance, some buyers working far from their hometowns wanted to buy own-stay properties there, despite uncertainty about returning permanently. In such cases, they should consider investing in properties rather than buying for their own immediate use.

Suthan Chelliah
IQI Global agent, 26

Faizul speaking on “Flipping vs Renting—What’s Your Game Plan?”

Rental typically doubles every 10-15 years, so today’s cheaper rent might not be so later. Flipping only works by buying at the start or middle of a property boom and timing your exit perfectly. Property market cycles are complex; even experts have a 50% success rate with flipping. For first-time homebuyers, focus on properties you can stay in, rent out, or sell without loss—a “can stay, can rent, can sell” approach could help you to minimise the risk.

Faizul Ridzuan
FAR Capital founder and CEO

Mini games held at Sime Darby Property's booth

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Boost Bank booth at Visionary Stage

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Experts react to "Can I Ever Afford This?" discussion at Visionary Stage on Day 2 of YouthFest 2025

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Live performance by Putri Dahlia
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A Place Where by APW

Thank you to
the artists from

TONGTONG
TTA
ASIA

for joining us!

Thank you for being part of the conversation!

Reach out if you're looking to build the next one with us:

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Ian Leong (012) 359 1668
ian.leong@edgeprop.my

Syamim Naquiah Saharuddin (018) 662 8627
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